Certificate Number: 05781-PAE-DE-036972805

Bankruptcy Case Number: 17-18410



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 12, 2022, at 4:22 o'clock PM PST, Ingrid Berzins completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 12, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President